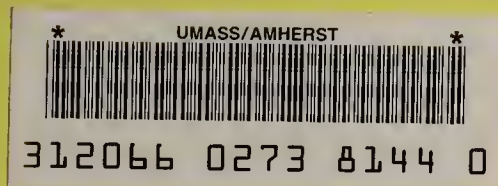


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# **Program Guide For Pre-Retirement Program Planners**

**Massachusetts Department of Elder Affairs**

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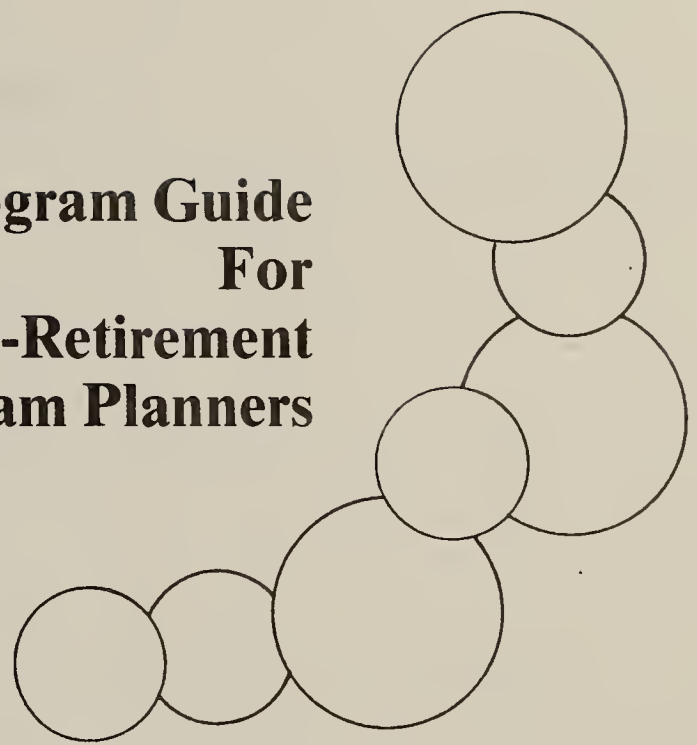


**This Program Guide for Pre-Retirement Program Planners is a publication of the Department of Elder Affairs, Commonwealth of Massachusetts. If you have any questions about this booklet, about pre-retirement generally, or about other pre-retirement related services please contact**

**Robin Karasik  
Department of Elder Affairs  
110 Tremont Street  
Boston, Massachusetts 02108  
(617) 727-1240**



# **Program Guide For Pre-Retirement Program Planners**



Prepared by  
Sister Eileen Driscoll

Under a Title IV-A Grant from the  
Department of Elder Affairs Commonwealth  
of Massachusetts

October 1978



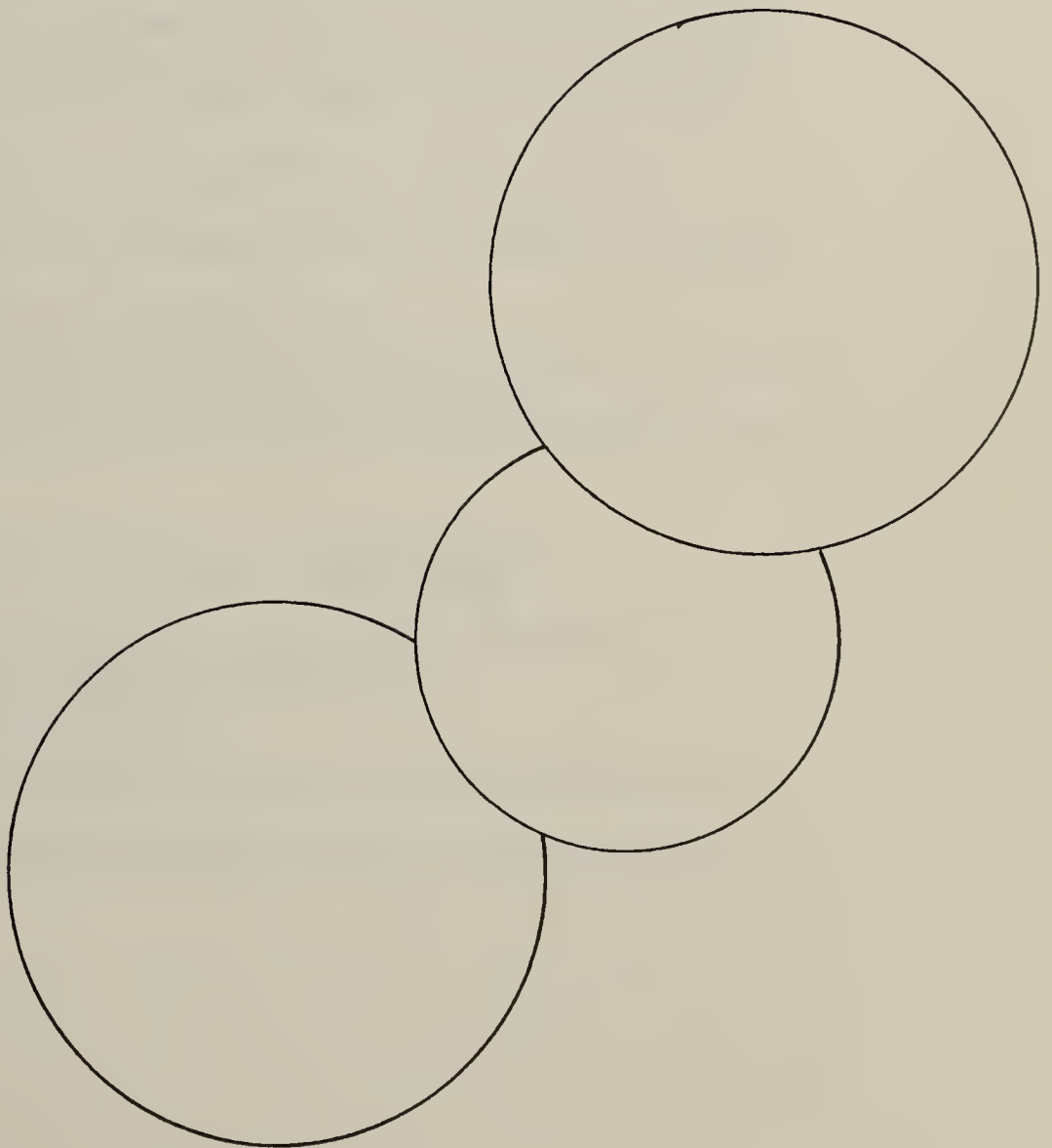


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# Introduction





# **PROGRAM GUIDE FOR PRE-RETIREMENT PROGRAM PLANNERS**

## **Introduction**

As people near retirement, they are in reality approaching important changes in their lives. Directly from the legislative mandate (MGL Chapter 19A, Section 4) we find the reason for the Department of Elder Affairs' concern to "plan, develop, implement innovative" and other programs in pre-retirement. The publishing of this booklet is one step toward carrying out that mandate.

One reason retirement and the years that follow are difficult is that our society provides no significant methods of preparation for the often lengthy last period of life. This manual is a guide to retirement program planning. It describes what the author feels a retirement program should include. The manual is organized in three sections: it recommends the design, outlines the subject matter, and lists the resources incorporated in effective pre-retirement programs.

Industry, social agencies, community organizations, educational and religious institutions are studying ways to help their personnel and others in making a good life in retirement. The goal of pre-retirement programs sponsored by them is to build positive mental attitudes toward the latter years so that retirement can be a healthy, happy, provided for time. To do this a pre-retirement program should have the following specific goals:

- to provide information to enable the retiree to plan successfully those elements of daily living necessary for a satisfying life in later years.
- to involve each individual in planning his/her own future according to his/her financial status, education, previous training and life experiences.
- to produce an awareness of the problems which a retiree needs to face.
- to develop a better understanding of the numerous opportunities for education, employment, financial assistance, travel, volunteering, etc. that may be explored in the years of retirement.
- to offer opportunities for self-improvement, to take up new interests, adapted to the capacities of the older person.

## **PRE-RETIREMENT PLANNING PROGRAMS**

The responsibility of planning for our future falls to each of us as individuals; the opportunity for planning for our future is provided in programs such as the one suggested here.

Any pre-retirement planning program should endeavor to:

1. have goals to motivate, educate, and guide participants.
2. stimulate positive, realistic attitudes by acquainting participants with both the possibilities and pitfalls of retirement.
3. offer opportunities for individual guidance and counseling in addition to lectures and group discussions.

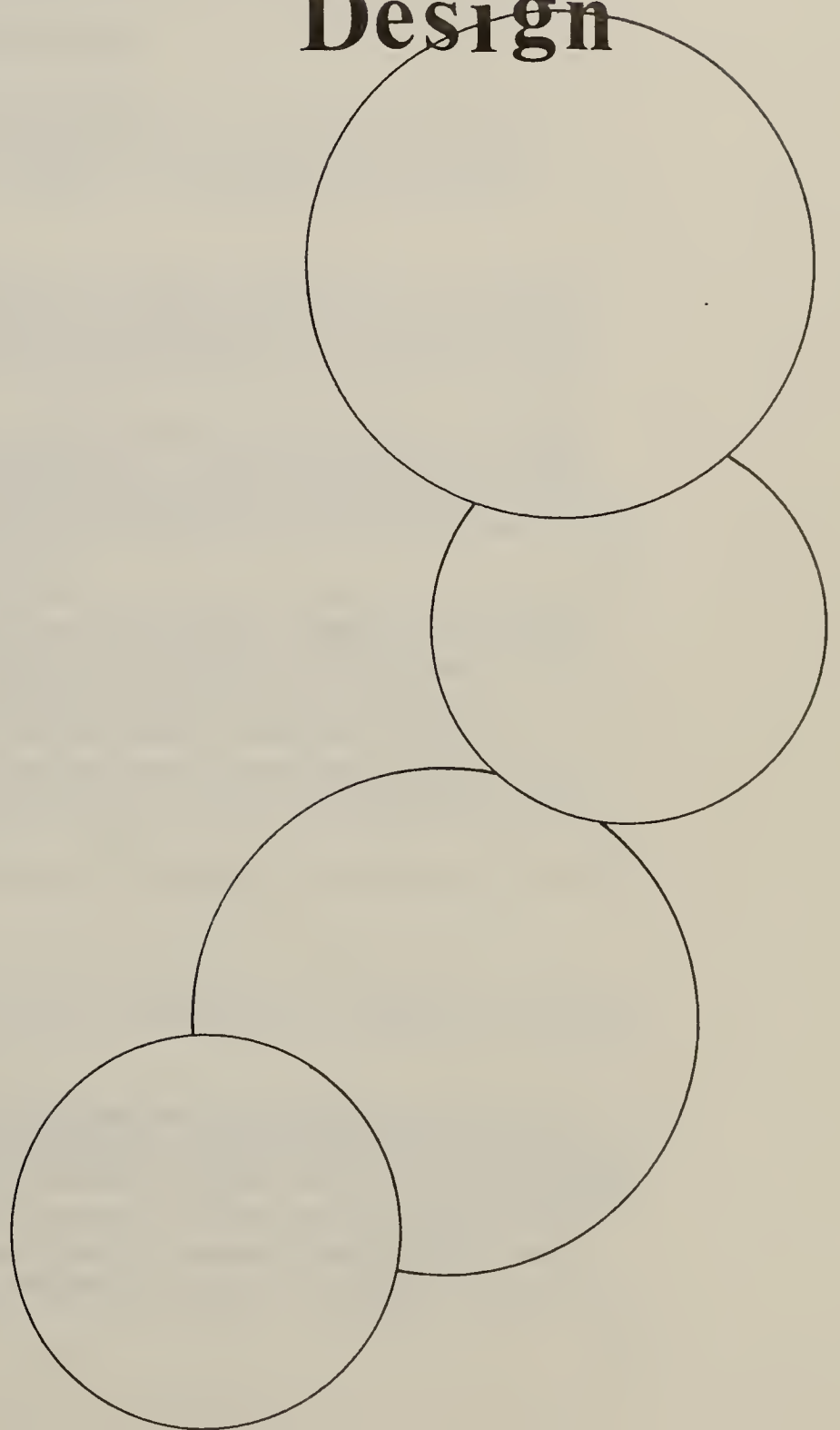
The means to achieve the goals stated above will be found under three sections in the manual:

1. DESIGN — here are recommended methods of presentation, ways of organization, and some general procedures.
2. SUBJECT MATTER — here are outlined the topics that should be included in a pre-retirement planning program.
3. RESOURCES — here are detailed the personnel, materials, and facilities needed.

The reader is asked to bear in mind that the design and content of the pre-retirement program developed on the following pages uses the group method tool for educating/counseling older adults about retirement. Future retirees may be thought of as group members/class/audience from whichever frame of reference you may be thinking. The program can be adapted for use in educational, community, business and industrial settings, and with persons retiring from all levels of the occupational scale.

Section I

**Design**







## DESIGN

In this section of the *Program Guide* we turn our attention to the “How To Do” for, without a well designed program, information will not insure satisfactory retirement.

## PRESENTATION

Two distinct questions must be raised in regard to presentation.

1. How should prospective retirees be approached by the sponsor of a pre-retirement program?
2. What specific techniques should the program’s sponsor use to provide information to the participants?

### Approach

Participation in a pre-retirement planning program should be open to all members of the sponsoring organization, regardless of age. A brief descriptive announcement should be sent to the members notifying them of the program. Personal invitations should be sent to members 55 years of age and older urging participation by them.

In educational institutions, community organizations and social service agencies the above procedure could also be followed through the personnel office. In the absence of such an office the director of the agency should send a letter. For courses in the colleges and community programs, extensive publication in newspapers and local distribution of hand bills are effective; general interest or public service announcements on radio/T.V. and telephone recruiting might also be utilized.

Encouragement in any solicitation campaign is often given to those 45 years of age and over. Age 55 is ten years prior to the typical retirement age of 65 and allows most participants sufficient time to plan for retirement effectively. It follows that the earlier an individual can participate, and does so, the more likely s/he is to retire successfully, since her/his planning can begin earlier and be more thorough.

Voluntary participation will be a natural outcome of the advertising method used by colleges and agencies. For those in the more structured areas of business and industry, most of the program work should be done on a voluntary basis. This approach has the salutary effect of unifying all the participants while respecting each members’ individuality.

In any program, spouses should be invited and encouraged to participate because retirement affects both husbands and wives.

### Technique

In developing a pre-retirement program it is ideal to strive for a blend of three techniques: group discussion, individual counseling, and home study.

#### 1. Group discussion

The number of sessions held will vary depending on the organization and the group. Ideally, there should be at least 10 discussion sessions. The first one should introduce participants to the overall aspects of the program and retirement. Eight programs should follow, each one taking up one of the topics outlined in the section on Subject Matter. The series final program, a discussion on retirement with a panel of retirees, adds a realistic note to the discussions that have preceded. It may be necessary to make changes in this arrangement. The number of sessions can be reduced by combining two topics in one session. There should

be no less than six sessions. The introductory session could be combined with a topic if so desired. Supplementary materials should be distributed for independent study where topics have been omitted from the program. Again, encouragement for 8 to 10 sessions, one session per week is stressed.

Group discussion sessions should be 1 - 1½ hours in length, each session balancing presentation and discussion. For purposes of continuity it is best to schedule the sessions on a weekly basis. The size of the discussion group should be kept as near 25 as possible. Doing so assures active participation of each individual. The composition of the groups should be unrestricted unless unusual circumstances warrant otherwise.

Sessions should be offered on the sponsoring organization's time. Making this arrangement demonstrates the organization's interest in and commitment to the program and assures greater participation. Several companies have found that the last 1 - 1½ hours of the working day or shift are a good time to offer the sessions. Other companies have reached a compromise and half of the session is on their time with the other half on the retiring member's time.

In educational settings the most likely plan is to set up a course in Continuing Education. There the routine follows the regular program of the school and courses are usually in the evening or on Saturday. In some instances a special "mini-course" has been held. In special programs developed through Community Schools or agencies, the program should be held at a time most suitable to those who are taking part in it. Once again, if they are currently working, it may of necessity be an evening or Saturday/Sunday. These latter programs may not be successful beyond six meetings. Since it is often difficult to sustain interest over a longer period of time, necessary adjustments would have to be made in the content matter.

Absenteeism should be limited to two sessions. If it is greater the participant should be requested to register for the next series.

## 2. Individual Counseling

The opportunity to discuss personal problems confidentially with a competent counselor is critical to an effective pre-retirement planning program. Individual counseling is as important in good retirement programming as it is in career development. The counselor should have considerable training, experience, or both.

In business/industry the initiative for arranging individual counseling sessions should be shifted from the participant to the program sponsor as retirement dates approach. Encouragement to accept counseling, like encouragement to participate in the program, should be gentle and in the form of an invitation, not persistent or demanding.

This type of counseling is more difficult to come by from the educational and agency/community type of programs. In the colleges possible participation in the counseling programs already set up might be undertaken. The agency/community programs would have to suggest seeking help in other areas, for example, the mental health clinics, community health programs or private counselors.

## 3. Home study

Utilization of appropriate materials (work sheets/work books) for home study can strengthen and encourage in-depth study of session topics, stimulate serious, early planning and permit greater family participation in retirement preparation.



# ORGANIZATION

Organizing a pre-retirement planning program involves both developmental and administrative efforts. First it is necessary to evaluate both the membership/participants and the resources of the sponsoring organization. Only then can the most practical schedules be formulated.

## Development

The long range planning schedule includes such steps as staff selection and training; procurement of materials; program outreach and publicity; participant registration. This is done over an extended period of time. A sample time line might be as follows:

1st Month —

Complete membership and resource evaluations; select and organize staff; procure material for training of staff and distribution to participants; plan training program for staff. Special training for the staff member who will take the role of class facilitator is important at this time. If a program already marketed is to be adapted, as AARP's AIM Program, there are special training programs for facilitators.

2nd Month —

Carry out staff training program; complete arrangements for speakers, booklets, films, facilities, and other resources for the first series of group discussion/class/lecture sessions; promote and publicize the program through personal letters and public notices within the organization/school/demographic area.

3rd Month —

Register participants for the first series of group discussion/class/lecture sessions.

4th Month —

Begin the program. You may wish to build in ways to measure attitude change e.g. at initial session a simple questionnaire followed by a post test at the end of the program.

Evaluate the program from the participants' and instructor's points of view. A more comprehensive assessment can be done by combining methods of interview, observation and written evaluation.

## Administration

Business/industry — The administrative schedule indicates the number of group discussion sessions which constitute a series and the interval of time between each of these sessions. It gives information on the number of counseling sessions offered to each participant and the intervals between these sessions. Where necessary it also lists a timetable for the distribution and mailing of study materials.

Specifically, the administrative schedule indicates the organization of each group discussion session's components such as Film Presentation, Coffee Break, Lecture, and Open Discussion. It also lists the order in which the group discussion session topics are presented. Ideally these topics should be presented in the order in which they appear under the heading, Subject Matter.

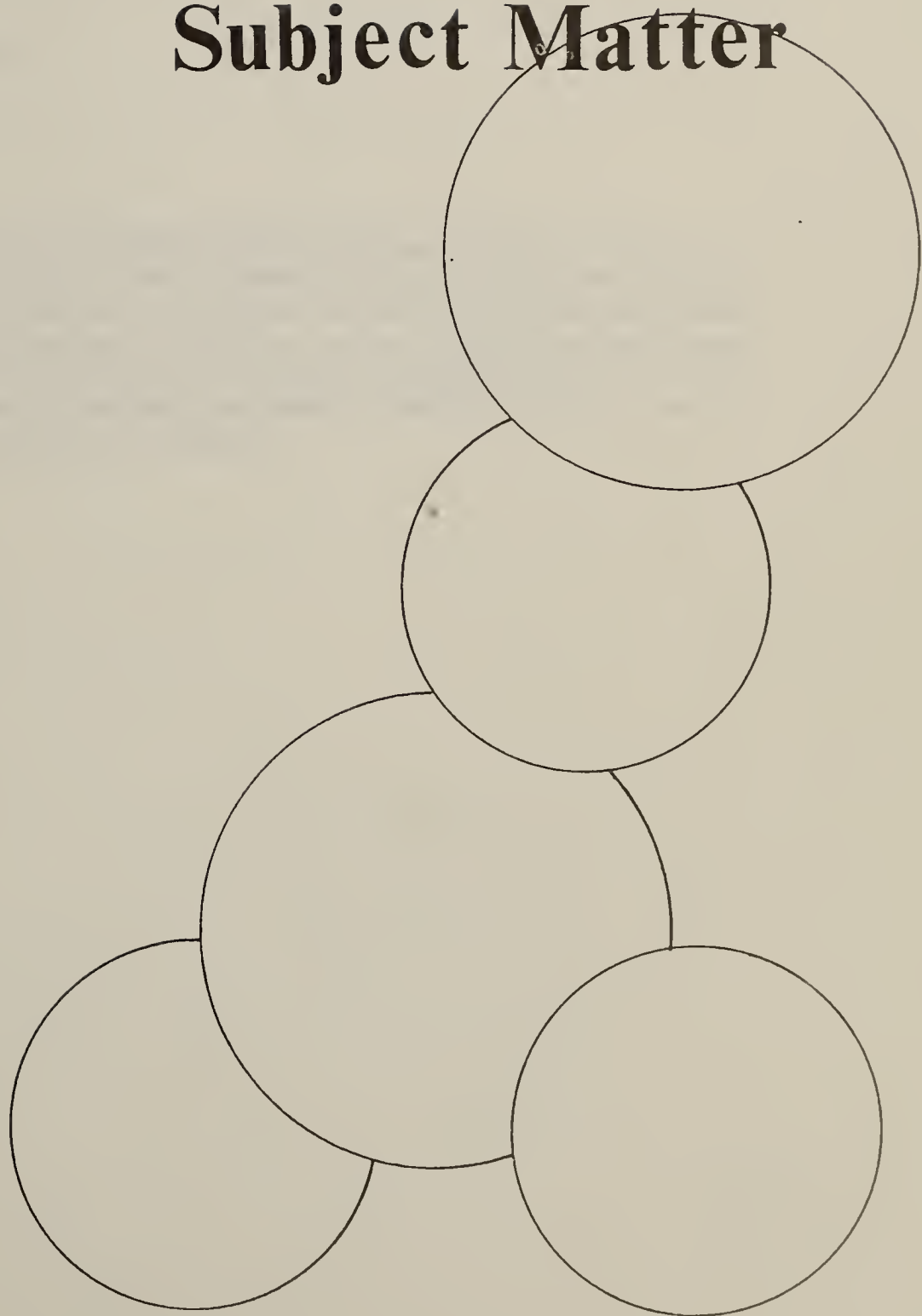
Finally, the schedule indicates how often the series is presented. The number of times a series is repeated is dictated by the number of potential participants; by the organization's desire and ability to commit resources to a pre-retirement planning program. It is obvious that counselor availability, materials' distribution and over-all program quality depend upon this desire and ability.

Education — If the educational institution is having a series for in-service staff and employees or for faculty then the administrative schedule can be carried out as above. When the educational institution is offering a course or series of programs for the public, administrative scheduling is generally done through the continuing education department. The instructor and the continuing education staff should work together closely.

Community schools/agencies — In some instances the director of the agency undertakes or assigns a staff member to work on the administrative scheduling. In other cases a part time employee or community volunteer is given responsibility for the administrative scheduling. Some of the above information would of necessity, have to be adjusted since there would not be as firm control in a program given through the community or agencies. Of prime importance here is the selection, availability, and accessibility of the site where the program is to be given.

Section II

# Subject Matter





## **SUBJECT MATTER**

This section of the guide contains an outline for eight topics generally considered to be essential in a pre-retirement planning program. The topics are:

1. Financial Planning
2. Leisure
3. Physical and Mental Health
4. Housing and Living Arrangements
5. Education
6. Employment in Retirement
7. Legal Matters
8. Interpersonal Relations

A detailed outline for each topic follows.

The first meeting might be called an **INTRODUCTORY OVER-VIEW** and would be a session which would explain the course to the participants. This is a time to introduce the group to one another. It should be a stimulating, highly motivated session so that the interest aroused will carry the participants through the rest of the sessions. These topics are listed in the order in which they are most successfully presented based on the author's experience. Topics that concern participants most are presented first since it is best to allay major concerns before discussing lesser ones. You will notice the topics are interrelated. However, each should be treated separately to gain full benefit from the program.

## TOPIC 1: FINANCIAL PLANNING

Often the first question asked by people approaching retirement is, “Will I be able to continue my present standard of living after I retire?” Considering that the usual income is reduced by from 30 to 50 per cent upon retirement (or more with inflation), this question reflects a justifiable concern. This is not a concern to be treated lightly, for it is important to acquire the ability to manage money and, in so doing, have the money to manage.

Speaker or Group discussion leader should cover:

### I. Income

#### A. Social Security

1. How to secure information
2. How and when to apply
3. Update on SS legislation; SSI

#### B. Company/Place of Employment benefits

1. Pension and/or profit sharing
  - a. Requirements
  - b. Special options
2. Insurance: transition from group coverage to individual policy, etc.
3. Other benefits: hospitalization, etc.
4. Statements of annual and/or monthly benefits

#### C. Life insurance

1. Cash value
2. Annuity

#### D. Stocks, bonds, savings, and other investments

1. Cash value
2. Dividends
3. Interest

#### E. Employment

1. Full-time
2. Part-time

### II. Expenditures

#### A. Reduced costs in retirement

1. Transportation
2. Clothing
3. Business expenses
4. Discounts for senior citizens

#### B. Food

#### C. Insurance

1. Life
2. Medical
3. Property
4. Automobile



D. Health Care

1. Medical care
2. Dental Care
3. Eye and foot care
4. Medicine
5. Medicare and Medicaid

E. Housing

1. Mortgage, rental, ownership
2. Property upkeep
3. Utilities
4. Property taxes
5. Options
  - a. Estimating annual housing expense
  - b. Projected cost over years: inflation vs fixed income
  - c. Determine possibility of Elderly Housing
  - d. Determine physical condition, chore and upkeep

F. Other taxes:

1. Income
  - a. Federal
  - b. State
2. Sales
3. Food/meals
4. Gasoline

III. Investment Programming

IV. Basic fundamentals of Budgeting

- A. Comprehensive list of income sources
- B. Comprehensive list of determined needs
- C. Some projection of retirement living costs

V. References

*How to Earn an Income While Retired*, (\$1.50), Crown Publications, Inc., 419 Park Avenue, New York.

*Income, Resources and Needs of Older People*. A Bibliography by Elizabeth Ferguson, Librarian, Institute of Life Insurance. Contains over 500 references dealing with all phases of retirement income. (85¢ per copy) Send remittance to NATIONAL COUNCIL ON THE AGING, 315 Park Avenue South, New York, N.Y. 10010.

*"Tax Benefits for Older Americans"* (frequently revised). Bureau of Internal Revenue from Supt. of Documents, U.S. Government Printing Office, Washington, D.C. 20036 (25¢).

*Retirement Money Guidebook*, Retirement Council, Stamford, Connecticut: Harper.

*The Economics of Aging*, James H. Schulz, Belmont, California: Wadsworth, 1976.

## TOPIC 2: LEISURE

Too often we become deeply addicted to work. The need to be productive enslaves us, seriously affecting the way we see ourselves and the world in which we live. Work alone is seen as pay for acceptance. The person approaching retirement may feel that s/he will no longer be able to deserve acceptance, and s/he finds the prospect somewhat less than attractive.

The BE value versus the DO value is difficult for many Americans to handle. We are doers; we grab hold of our identity through the work we do, through *how much* work we do. The availability of more than 200 uncommitted hours per month is unexpected by retiring people. When it is expected, its significance is often underestimated. We hear, "I wish I had something to do" or "I feel just worthless."

Use of *Time* outside of work needs meaningful discussion to correctly influence our choice of leisure activities. Preparation of retirees for the emptiness which remains when work ceases requires:

1. An effective presentation describing the vacuum.
2. A discussion of the psychological depression which can accompany the sudden shift from activity to inactivity (work to leisure).
3. An examination of the many possible retirement activities.

Retirement activities should be examined not only as a way to fill time, but as a worthwhile substitute for paid work, or even as a way to fulfill dreams.

Dr. Clark Tibbitts, Deputy Director of the U.S. Office of Aging, sums up our challenges and opportunities for creative use of leisure time when he says:

Whatever adventures we create in our mature, older years, we are explorers and pioneers. We are the pioneers of the new prime of life that has been vouchsafed to us by medicine and technology. What will our explorations mean for our fellows and society at large? Are we on the way toward adding not only a new dimension to our own lives but also a new dimension to civilization in the United States of America?

### I. Attitude Toward Leisure

#### A. Nature of Retirement

1. Self-concept; the way one sees oneself as significant
2. Self-motivation and initiative
3. Psychological depressions accompanying loss of job
4. Values clarification; being and doing
  - a. Refer to introductory remarks above; discuss them
  - b. List task-oriented values versus person-oriented values:

Task-Oriented Values congruent with  
work place emphasis on:

job  
production  
competition  
comparisons  
conformity  
utilitarian focus

Person-Oriented Values congruent with  
leisure place emphasis on:

person  
growth  
cooperation  
uniqueness  
diversity  
creative focus

- c. These could be expanded and discussed. Looking at the person-oriented BE values and integrating them with the task-oriented DO values, is basic to the adoption of a proper attitude toward leisure — toward life.

## B. Transition to Retirement

1. Distribution of time; a balanced relationship
  - a. Task time — performing a job
  - b. Alone time — to be by oneself, to get things in order
  - c. Relationship-building time — coming together with person or group
2. Life-style; A “leisurely” person is:
  - a. Open-ended to the meaningfulness of everything around
  - b. Attentive
  - c. Listening

## II. Some Retirement Activities

- A. Employment
- B. Second Careers
- C. Volunteer services and activities
- D. Hobbies
- E. Travel
- F. Lifetime learning courses
- G. Reading: planned or random
- H. Sports: as physical condition permits
- I. Pets: raising, training, just for company

## III. References

*Leisure: The Basis of Culture* by Josef Pieper. The New American Library, Inc., New York, 1963 (Paperback, 3rd printing).

*Leisure-Time for Living and Retirement* by Margaret Mulac. Harper and Row, New York.

*Of Time, Work, and Leisure* by Sebastian De Grazia. Anchor Books, Doubleday and Company, Inc., Garden City, New York, 1964.

*Psychology and the Human Dilemma* by Rollo May. D. Van Nostrand Company, Inc., Princeton, New Jersey, 1967.

*Shifting Gears: Finding Security in a Changing World* by George and Nena O'Neill. New York: Avon, 1975.

### TOPIC 3: PHYSICAL AND MENTAL HEALTH

A physician or other professional in health or mental health should make this presentation. The professional is better qualified to answer technical medical questions and his/her status lends credibility to references to retirement psychology and pathology. Discussion by the professional should include:

- I. Attitudinal Aspects of Aging
  - A. Necessity of positive mental attitude toward aging
  - B. Favorable attitude associated with acceptance of retirement
  - C. Age as it is related to attitudes toward retirement
  - D. Attitudes of cohorts, friends, family toward retirement
- II. Psychological Aspects of Aging
  - A. The meaning of work
  - B. Retirement shock
    1. Misses good friends on the job
    2. Misses regularity to daily living
    3. Gives in to feelings of uselessness
  - C. The challenge of change
- III. Maintenance of Good Health
  - A. Exercise
  - B. Nutrition
  - C. Disease
  - D. Rest and recreation
  - E. Dental and medical care
- IV. Realistic Planning for Physical Problems that May Arise
  - A. In Renovating
    1. Removing barriers e.g. thresholds
    2. Planning for ramps
    3. Widening doors
  - B. Investigating Health Support Services

If every effort has been made and a professional is not available, the director of the program should recommend annual physical examinations and distribute approved literature on mental and physical health.

#### V. References

*HEALTHY: A Health Education Seminar Series for Older Adults* by Dorathea Willgoose, and Karen Darcy, R.N. Sponsored by Commonwealth of Massachusetts, Department of Elder Affairs, 110 Tremont Street, Boston, MA 02108.

*Psychological Aspects of the Aging Process* by Harold Gerst. Green, 1968.

*Stay Well Every Year of Your Life* by Dr. Joseph Molner. Englewood Cliffs, N.J.: Prentice-Hall.

*The Social Components of Care*. American Association of Homes for the Aged, New York: The Association, 1966.



## TOPIC 4: HOUSING AND LIVING ARRANGEMENTS

The majority of all retirees remain in the area where they live at the time of retirement. However, maintaining an old house in good condition can put a severe strain on the retirement bankbook and on the retirement nervous system. The speaker on this topic should discuss the options and face the questions which need to be answered before the decision of where to live in retirement is made.

- I. Cost (See outline for "Financial Planning") and in addition:
  - A. Constitutes 34% of the budget you will have in retirement
  - B. List comparative housing costs — present and anticipated
  - C. If house is not suitable for retirement, possible cost of remodeling
  - D. How large a monthly payment or rent can be afforded?
- II. Desirability
  - A. Nearness to friends and family
    1. Sense of identity not limited to family relationships
    2. Activities, interests and friendships should be cultivated apart from the activities of the home
  - B. Adequate transportation, shopping, and recreation facilities nearby
  - C. Options open in determining the kind of housing needed
    1. Climate: comfort and health
    2. Physical limitations of family members
    3. Architectural barrier-free
    4. Police and fire protection
  - D. Size and type of homes to meet individual needs:
    1. Houses — single — duplex — tenement
    2. Apartment
    3. Senior citizen housing
    4. Mobile homes
    5. Retirement villages
- III. Investigation before moving
  - A. If possible, a living experience
  - B. Trial rental
  - C. Thorough cost estimate

### IV. References

*A Check List for Retirement Homes.* Small Homes Council, University of Illinois, Urbana, Illinois (\$1.00).

*Best Places to Live When You Retire* by Heusinkveld and Musson. Fell Publications.

*National Directory of Housing for Older People.* More than 800 facilities and "Guide for Selection." \$5.50 from National Council on Aging, 1828 "L" Street, N.W. Washington, D.C. 20036.

*Where to Retire on a Small Income* by Norman Ford. (frequently revised), New York: Crown.

## TOPIC 5: EDUCATION

Personal growth is a life-long need and process. Retired people need to be made aware of and encouraged to use the multiple opportunities for adult education in their communities. The possibilities range from such general types of improvement as completing a high school course for a diploma, learning new skills, teaching others, and courses for the sheer joy of learning. Because of its interrelationship with travel, hobbies and other personal interests, study can be, or can become, an all consuming effort with immeasurable rewards.

### I. Availability

- A. Night courses in nearby high schools
- B. Community and State Colleges (Note Reference for Guide)
- C. Senior centers, groups and clubs
- D. Private Colleges

### II. Types of Programs

- A. Formal classes
- B. Correspondence courses
- C. Self planned: with help from libraries and/or school faculties
- D. Day-time seminars
- E. Workshops and conferences
- F. Museums

### III. Travel

Time is money when employed, but when retired, time is free. In estimating the cost of travel, the retiree should be reminded that traveling expenses i.e. food and entertainment should not be added to the cost of retirement living since they are expenses which normally would be incurred while at home. Also realize apartments can be sub-let, houses can be rented and so on.

#### A. Cost factor: Means of Travel

- 1. Air
- 2. Train
- 3. Ship: luxury liner or freighter
- 4. Car or camper
- 5. Bus
- 6. Bicycle
- 7. Feet

#### B. Cost factor: Distance and Frequency of Travel

- 1. Frequent short trips
  - a. Parks, museums, and other nearby points of interest in the community
  - b. Points of interest in nearby communities and states
- 2. Occasional, long trips
  - a. United States, Canada, and Mexico
  - b. Other continents

### C. Travel Plan: Getting the most for your Money

1. Inquire about travel discounts for “senior citizens.” Almost every means of travel has special rates
2. Study places of interest
3. Map route
4. Planned tours through travel agency

### IV. Hobbies

The experts define a hobby as any mental or physical activity that gives you happiness, recognition, relaxation, and satisfaction.

They go on to say that a hobby shouldn't be just a time killer. It should offer some tangible reward. It should have continuity, not be too expensive, and not make undue demands on time and energy.

There are almost as many kinds of hobbies as people. It is best, therefore, to ask two general questions:

- A. Is the hobby designed solely for pleasure or for income?
- B. How great should and can, the investment and commitment be?

As is always the case in topic presentations, examples drawn from the speaker's experience to illustrate the points of this topic will enliven the presentation.

### V. References

*High School Diploma Program:* Night school courses in Mathematics, English, Science, and Social Studies are available during the year in the evening at many high schools. For course schedule and high school diploma course requirements, consult the school department in your city or town.

Publication: *Massachusetts Department Directory*  
1975 - 1976. Phone: 727-5792

Contact: Massachusetts Department of Education  
Park Square Building  
31 St. James Avenue  
Boston, Massachusetts 02116

From the same Department of Education address and phone you can obtain the following:

*A Guide to Educational Opportunities for Older Adults.* Massachusetts Department of Elder Affairs, 110 Tremont Street, 5th Floor, Boston, Massachusetts 02108.

*Correspondence Courses for Modern Living.* Credit/Non-Credit Bureau of Adult Services, Mr. Harold F. McNulty, Director.

*Educational Opportunities in Greater Boston.*

*Newgold's guide to modern hobbies, arts and crafts* by Bill Newgold — a survey book of more than eighty fields. Includes sources of further information and a list of books and periodicals in the field. (David McKay Co., 750 Third Avenue, New York, \$4.50.)

*Occupational Education, Opportunities and Resources.* Pages 23-29.

## TOPIC 6: EMPLOYMENT IN RETIREMENT

Many retiring people have forgotten how to apply for a job or even how to prepare a good resume. They are also unaware of employment opportunities, limited though they are. In general, they do not know how to overcome difficulties inherent in changing from one type of job to another. Discussion should cover:

- I. Full or part-time employment
  - A. Balancing personal needs and abilities with available opportunities
  - B. Clarification of Social Security and pension restrictions
- II. Resources
  - A. State employment service
  - B. Full time employment services
  - C. Mature Temps, Inc., Manpower, Inc., and other part-time employment services
  - D. Friends, associates, and former employers
  - E. Want Ads
- III. Legal rights
  - A. Awareness of Age Discrimination in Employment Act
  - B. Older worker considered a minority
    1. Equal Opportunity Employer
    2. Affirmative Action
  - C. Sources of Legal Assistance
    1. Lawyer Referral Services
    2. Legal Aid Society
    3. Public Defenders
- IV. Volunteer Activities

Volunteer service gives a sense of accomplishment and purpose. People are needed by almost every volunteer organization and those organizations using volunteers. Speakers, individually or as a panel, will gladly participate in your program if invited. Their presentation is informative resulting in recruitment of elder volunteers.

- A. Community service activities offer such job related satisfactions as:
  1. The comradeship of congenial people
  2. A chance for recognition
  3. An opportunity to contribute to a useful goal
  4. An opportunity to belong to a worthwhile group
- B. Such Community service and Volunteer organizations include:
  1. Churches
  2. Hospitals
  3. Schools; School Volunteers for Boston
  4. Charitable Institutions: United Fund, Salvation Army, Prisons, Goodwill Industries, Settlement Houses, Community Centers, Halfway Houses, Rehabilitation Centers, Alcoholic and Drug Clinics, Detox Centers, etc.



5. Government Programs: Peace Corps, VISTA, Foster Grandparent Program, Retired Senior Volunteer Program, etc.
6. Political Institutions and Parties
7. Senior Centers, Groups and Clubs

#### V. Cottage Industries — Self Employment

Operating a part-time business may be the retiree's answer to the need to supplement income and find a meaningful way to invest time. Having your business where you live eliminates some problems of business in a separate location; elimination of the worry of paying rent; transporting oneself to and from work; maintenance of a more relaxed schedule.

Home is also a good place to begin converting what has been a pleasurable hobby into a profitable enterprise.

##### A. Cautions in the selection of a Business

1. Check a regional office of the Small Business Administration for advice and information about opening a business.
2. Get an early start preparing for the business you operate in retirement.
3. Beware of over-extending self in demands on money, health, time.

##### B. Some possible businesses in retirement

1. Gift shop
2. Woodworking shop; Metal working shop
3. Real estate business
4. Property management
5. Motel business
6. Store: confectionery, tobacco, sporting-goods, painting and decorating, book, etc.
7. Vacation camp and cabins; boat rental
8. Bookkeeping, accounting and tax service
9. Animal shelter; Boarding pets; Breeding animals
10. Gardening and flowershop; tool rental

#### VI. References

*101 Businesses You Can Start for Less Than \$1,000.* West Nyack, New York: H.S. Kahm, Parker Publishing Company.

*Employing the Older Worker* by Leon Koyl. Washington, D.C.: National Council on Aging, 1973.

*Employment Opportunities for Men and Women After 60* by Juvenal L. Angel. New York: Regents Publishing Co., 1969.

*Your Retirement Job Guide.* AARP, 1972, Box 199, Long Beach, California 90801.

## TOPIC 7: LEGAL MATTERS

Surprising as it may seem, many persons are totally ignorant about wills, trusts, and other legal matters. Carelessness at the point of making plans for one's estate will increase the chances that part of what has been carefully accumulated over the years will be disposed of in ways totally alien to the person. Discussion of legal matters should raise such questions as: "What will happen to your spouse and family when you die?" and "Do you know where your important papers are?" Legal arrangements are important; they should not be left to the "good" intentions of survivors. Participants should be told to contact a lawyer and start on settling legal affairs while still employed. You will be happier later. Include in this topic:

- I. Importance of a Will
  - A. Why, how and where to get legal advice
  - B. Keeping wills up to date
    - 1. Change in family situation
    - 2. Change in financial situation — nature of assets
    - 3. Change in needs of beneficiaries
    - 4. Change of state residence
  - C. Need to name life insurance beneficiary
  - D. Advantages and disadvantages of joint tenancy
- II. Trusts
  - A. Size of estate
  - B. Type of trust desired
- III. Check Federal and State Tax Requirements
- IV. References

*The Law.* Harvest Years Publishing Company, 1973. 150 E. 58th Street, New York, N.Y. 10022  
*You: the law and retirement; why, how and when to see a lawyer concerning retirement.* U.S. Welfare Administration, Office of Aging, (25¢) from Superintendent of Documents, Washington, D.C.

## TOPIC 8: INTERPERSONAL RELATIONS

Retirement may create changes in long-established living patterns. Family relationships are a highly personal matter. If they are not good, retirement becomes much more difficult. The retirement years can either be a lonely period of life or one crowded with friends and family. Discussion of this topic relates to “Leisure — Attitude Towards,” “Use of Time,” “Physical and Mental Health,” and “Where to Live.”

- I. Maintaining and Making friends
  - A. Churches
  - B. Senior Centers
  - C. Clubs and Organizations
  - D. Retired Employees' groups
  - E. Making the effort to get out of the house each day
- II. Family and Living Arrangements
  - A. Living near but not with children if possible
  - B. Preventing children from dictating relationship or living arrangements
    - 1. What, if any, are my obligations to my children and theirs to me?
    - 2. Possible family problems
    - 3. Do I know where to get help should I need it?
  - C. Spouse
    - 1. Have I considered the changes my retirement will mean?
    - 2. Do I know what to do about them?

### III. References

*Don't Retire From Life* by Horace G. Smith. New York: Rand McNally, 1965.

*Leisure — time for living and retirement* by Margaret Mulnac. Harper & Row, New York, (\$3.95).

*Rehearse before You Retire* by Elmer Otte. 1972. Retirement Research, P.O. 107, Appleton, Wisconsin 54911.

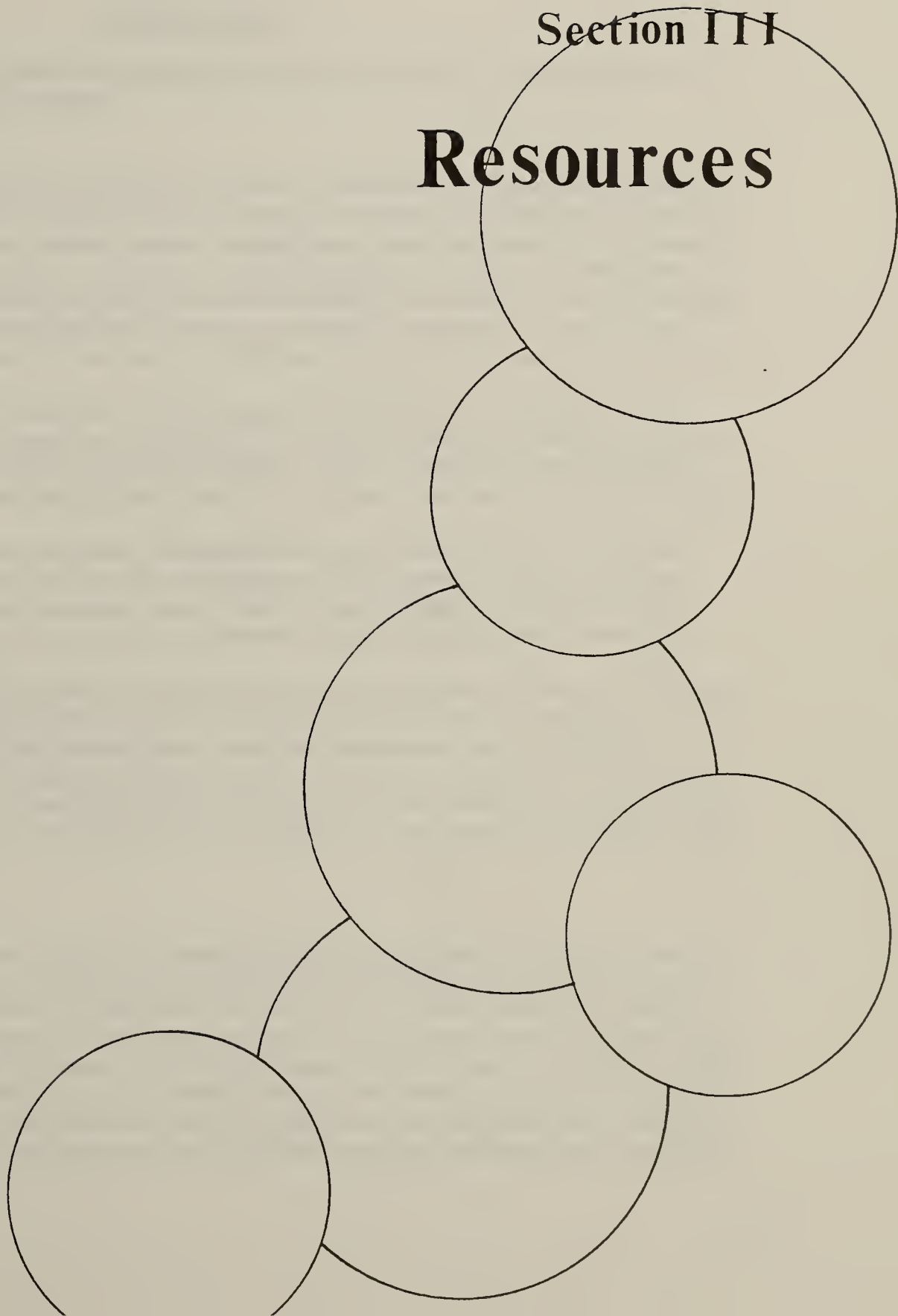
*Retirement Rehearsal Guidebook*, (Helpful planning Exercises for The Retirement Task You Must Do For Yourself) by Elmer Otte. 1974. Pictorial Inc., 80801 Zionsville Road, Indianapolis, Indiana 46268.

*When Your Husband Retires* by Mollie Hart. New York: Appleton-Century-Crofts, 1960.



Section III

# Resources







## **RESOURCES**

The total cost of a good pre-retirement planning program need not be high. Personnel, materials, and facilities are often available at little or no cost.

### **Personnel**

Along with the personnel staff member working in the area of retirement, other qualified organization personnel may be used as resource persons and speakers at discussion sessions. The personnel staff member remains with the program throughout, greeting retirees, arranging and introducing speakers and in general seeing that the program moves smoothly. In this sense s/he may be termed a "facilitator." Being present and acquainted with the retirees enables a rapport to be established early in the sessions. Each session builds on the next and the growth of understanding and knowledge is continual. Specialized resource personnel within the organization would include the organization's physician, psychiatrist, attorney, pension expert and employment counselor.

The outline presented for a pre-retirement planning program in this manual could, with little or no change, be modified into a pre-retirement course to be given at the college level. In this instance the topics developed would be conducted as a class with a faculty instructor. Again, a facilitator, often a member of the continuing education staff or gerontology coordinator, would follow the program and be the connecting link with the college.

In Community Schools or agency situations, arrangements are again often different. In Community Schools a person may be hired or assigned the role of coordinator and facilitator. It would be his/her responsibility to arrange meeting place, program, speakers and outreach to register participants in the program. The director of an agency sponsoring a pre-retirement program usually assigns a member of the staff to carry out the above details.

Good resource people are also available for each of the topics mentioned above. These may be from the: Social Security Administration, Internal Revenue Service, State Employment Service, Massachusetts Department of Elder Affairs, Volunteer Service Corps, professional associations, senior citizen groups and clubs, social service organizations, banking institutions, insurance companies, investment firms, and government agencies. Representatives from these and similar organizations are usually available for public service appearances and are anxious to serve in programs that are of benefit to communities, organizations, schools, or social service agencies.

### **Materials**

Each participant should be given a folder for program materials and a guidebook for personal retirement planning. Some guidebooks are mentioned in the References of the Manual; others will be discovered as you peruse pre-retirement programs. The benefit derived from the use of such guidebooks will depend largely upon the participants' completion of the personal planning exercises in the book. This in turn should bring the change in attitude toward retirement for which the program has been designed. Literature, outlines, pamphlets, and booklets are available or can be produced at low cost for mailing or distribution. The value of audio-visual materials (films, charts, slides, and displays) in education has long been acknowledged. They should be especially used in group discussion sessions. Audio-visual materials can be purchased, rented, and in some cases, borrowed.

## Facilities

Space for a reading room should be set aside at some convenient place. A small library, library-corner or library shelf can be arranged. This “reference library” might contain expensive, quality texts and other reference materials purchased by the program sponsor. Interested individuals may then arrange to borrow such reference materials.

Facilities for group discussion sessions should be well-lighted, well-ventilated, comfortable and quiet. In short, facilities should be conducive to lectures, discussions, audio-visual displays and showings, and group learning. Room arrangements should be informal. Name tags are helpful. Many organizations provide coffee, or other refreshments.

Where individual counseling is conducted, facilities should offer privacy in order to foster frankness and confidence.

A brief “Check List” for a program facilitator follows:

- Arrive to open facility and do housekeeping chores.
- Check blackboard and chalk, audio-visuals, etc.
- Be sure material needed for session is on hand.
- Welcome each participant and set an informal, pleasant relaxed tone.
- At first session introduce yourself and have each participant do the same for themselves and their spouse.
- If you are in a college or community setting take care of necessary registration.
- Introduce speakers. Be ready with questions to stimulate discussion if group is slow to respond.
- Prepare group for next session. Arouse curiosity.
- Contact absent class members.
- Stimulate thinking. Don’t make all decisions for participants.

There are many pre-retirement programs, packaged, published for sale on the market. Surveys of other programs put together by labor, community agencies, and numerous organizations, have been referred to and reviewed. The more successful ones share similarities in both content and design, while, of course, many variations exist. The preceding description of what a pre-retirement program should consist of represents a synthesis of the preparer’s research as well as many professional and personal experiences.

One should be aware that not all organizations, schools, colleges, agencies can implement ideal pre-retirement planning programs. However, a model, such as is described in this guide, will help each group establish the *best possible* programs for its audience. In some cases it may well be that a model program is beyond the organization’s capacity. In that case, it is possible that pooling resources with other organizations, schools, agencies can accomplish the desired ends. The Department of Elder Affairs can play a role in facilitating that alteration which should be considered before deciding to omit components of the program.



## **Observations on Retirement Ceremonies**

There are many types of retirement ceremonies; some carried out as a major production while others are quite simple. A retirement ceremony is a “rite of passage” upon which the retiree sets great value. Our suggestion is to be mindful of this and make the event one to which the retiree can look back upon with pride. A retirement ceremony should include:

1. A small luncheon party (or dinner) during the month of retirement to which management representatives of the organization, immediate supervisors, close friends, the retiring member and spouse are invited;
2. An informal afternoon coffee hour for the retiree and fellow workers on the day of retirement; and
3. A certificate, merit award; a subscription to a retirement periodical, and a membership card in the organization’s retired members’ club.

# **BIBLIOGRAPHY OF RETIREMENT PROGRAMMING LITERATURE AND FILMS**

## **BOOKS\***

- Blueprint for Retirement*, Alfred Marcello, Freedom Federal Savings and Loan, Worcester, Massachusetts.
- Caring for the Aged*, Dr. Bertram B. Moss, Doubleday & Co.
- Creative Aging*, Edward L. Bortz, M.D., MacMillan.
- Creative Retirement*, Murray Hoyt, Garden Way Publishers.
- The Golden Years*, Thomas Collins, Doubleday & Co.
- Growing Older*, Margaret Huyck, Prentice-Hall.
- How to Start a Profitable Retirement Business*, Arthur Liebers, Pilot Books.
- How to Retire and Enjoy It*, Ray Giles, McGraw Hill.
- Make the Rest of Your Life the Best of Your Life*, Henry Legler, Simon & Schuster.
- New Thoughts on Old Age*, Robert Kastenbaum, Springer.
- Preparation for Retirement: Guide to Program Development for Business and Industry*, Wm. L. Mitchell, AARP.
- Recreation in Gerontology*, Carol Lucas, C.C. Thomas.
- Retirement Almanac*, Retirement Publications, Inc. New York.
- Retirement and the Individual*, U.S. Government Printing Office.
- The Retirement Handbook*, Joseph C. Buckley, Harpers.
- The Retirement Trap*, Leland and Lee Cooley, Doubleday.
- The Secrets of Successful Retirement*, Gereon Zimmerman, Simon & Schuster.
- The Senior Citizen*, Ralph P. Beatty, C.C. Thomas.
- Sixty-Five Plus*, Clarence B. Randall, Little Brown.
- Successful Retirement*, Sidney K. Margolius, Random House.

\*In pursuing any of the resources listed, please contact the publisher noted.

## **BOOKLETS\***

- “Are You Planning on Living the Rest of Your Life,” AOA Publication, Number 803.
- “Environment for Retirement: A Special Harvest Years Report,” Harvest Years Publishing Co., Inc.
- “Facts about Nutrition,” U.S. Government Printing Office.
- “Facts about Older Americans,” U.S. Dept. of HEW.
- “Family Money Problems,” Public Affairs Committee, Inc.
- “Family Costs and Death Benefits,” Public Affairs Committee, Inc.
- “Now That You Are Retiring,” U.S. Dept. of HEW.
- “Preparation for Retirement,” 10 booklet series, Industrial Relations Center, University of Chicago, 1225 East Sixtieth Street, Chicago, Illinois 60637.
- “Retired Couples Budget,” U.S. Dept. of Labor.
- “Tax Benefits for Older Americans,” Internal Revenue Service.
- “Tax Facts for Older Americans,” American Association of Retired Persons.
- “You, the Law and Retirement,” U.S. Dept. of HEW.
- “When You Grow Older,” Public Affairs Committee, Inc.

## **PERIODICALS\***

- “Aging,” Dept. of HEW, Administration on Aging, Washington, D.C. 20201.
- “Dynamic Maturity,” American Association of Retired Persons, 215 Long Beach Blvd., Long Beach California 90801.
- “The Gerontologist,” Gerontological Society, 1 Dupont Circle, Washington, D.C. 20036.
- “Industrial Gerontology,” The National Council on the Aging, 1828 L Street, N.W., Washington, D.C. 20036.
- “Modern Maturity,” American Association of Retired Persons, 215 Long Beach Blvd., Long Beach, California 90801.
- “Retirement Living,” Harvest Years Publishing Co., Inc., 150 E. 58th Street, New York City, N.Y. 10022.
- “Senior Citizen News,” National Council for Senior Citizens, Inc., 1511 K Street, N.W., Washington, D.C. 20035.

## FILMS

“The Rest of Your Life,” — 23 minutes; 16 mm

General interest; importance of planning

Loan: Administration on Aging

Rental: Allied Education Council

Distribution Center

Galien, Michigan 49113

“Retire to Life,” — 23 minutes; 16 mm

Emotional problems after retirement; importance of planning

Loan: Administration on Aging

Rental: University of Oklahoma

Norman, Oklahoma

“Their Special Needs,” — 16 mm

Sophisticated — sensitive to awareness of self and retirement

Loan: ACTION

Distributed by: Modern Talking Pictures, Inc.

230 Boylston Street

Newton, MA 02165

## VIDEO CASSETTES / SLIDES

“One Third of Your Life,” series of 8 programs — slide/cassette

Preparation for Retirement Series

Purchase: Pre-Retirement Planning Center

Des Moines, Iowa

Loan: Department of Elder Affairs

110 Tremont Street

Boston, MA 02108

“Ready or Not,” — a series of ten programs, 30 minutes each

¾ U video cassette

Was produced to assist local, state and Federal governmental agencies as well as private organizations that are concerned with aging and retirement problems. A study manual accompanies the series.

Purchase: Manpower Education Institute

127 East 35th Street

New York, N.Y. 10016

Loan: Department of Elder Affairs

110 Tremont Street

Boston, MA 02108









